



May 19, 2016

Mary S. Erickson, Hearing Officer
Department of Insurance, Financial Institutions and Professional Registration
P.O. Box 690
Harry S Truman State Office Building, Room 530
301 West High Street
Jefferson City, MO 65102

RE: Aetna-Humana

Dear Ms. Erickson,

As the healthcare industry continues to face consolidation, there has been a lot of discussion around the impact these changes will have on patients, providers and payors. As a clinically integrated network of Federally Qualified Health Centers (FQHCs), we have experienced and believe there will continue to be positive changes to the healthcare industry due to increased collaboration between payors and providers.

MissouriHealth+ entered into a network arrangement with Aetna Better Health of Missouri in 2015. The focus of that contract was to deliver better care to the Aetna members assigned to our network of FQHCs and their employed PCPs, increasing the patient satisfaction of the Aetna members, while driving down the total cost of care. If MissouriHealth+ and Aetna succeed in these mutually defined goals, Aetna, our network of providers and society stand to realize a tremendous benefit. Currently, we do not have such an arrangement with Humana, and our participating FQHCs have very low Humana membership that seeks their primary care services. The pending merger between Aetna and Humana will not create any issues for MissouriHealth+, and could lead to the development of a business relationship with Humana, leading to the benefits cited above.

MissouriHealth+ believes that consolidation in the healthcare sector is inevitable, and designed intelligently, can lead to better value to providers, patients and society as a whole. We look forward to continuing our strong partnership with Aetna and support Aetna's acquisition of Humana in order to provide higher levels of care, service and value to Missouri.

Sincerely,

A handwritten signature in blue ink, appearing to read "Dan O'Neill", with a stylized flourish extending to the right.

Daniel W. O'Neill

CEO